



## Personal Credit Report for Farah J Francois

Report Date: 09/02/2021

Source: TransUnion

File Number: 415172019

### Personal Information

You have been on our files since 11/21/2015

SSN: **REDACTED** your  
protection.

Date of Birth: **REDACTED**

Names Reported: FARAH JEAN FRANCOIS, FARAH JEAN FRANCIOS, FRANCOIS FA JEAN and JEAN F. FARAH

### Addresses Reported:

**Address**  
145 W 111TH ST APT 8, NEW YORK, NY 10026-4251  
2914 FARRAGUT RD APT 3, BROOKLYN, NY 11210-1536

**Date Reported**  
11/21/2015  
07/25/2018

### Telephone Numbers Reported:

(917) 504-7424 (917) 291-5097 (347) 995-5054 (917) 995-8363

### Employment Data Reported:

### Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

You have no Account Information reported.

### Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently doing. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of

#### Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPC	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

### Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

REDACTED

REDACTED

REDACTED

REDACTED

REDACTED

REDACTED

### Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some

REDACTED

REDACTED



REDACTED

REDACTED

## Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

### CAPITAL ONE

15000 CAPITAL ONE  
RICHMOND, VA 23238  
(800) 955-7070

**Requested On:** 07/05/2021  
**InquiryType:** Individual

### STATEWIDE COMMERCIAL VIA PREMIUM CREDIT BUREAU

2412 NW 87 PLACE  
DORAL, FL 33172  
(800) 322-8825

**Requested On:** 01/13/2021  
**InquiryType:** Individual  
**Permissible Purpose:** CREDIT TRANSACTION

### JPMCB AUTO FINANCE

PO BOX 901076  
FORT WORTH, TX 76101  
(800) 336-6675

**Requested On:** 06/29/2020, 05/30/2020  
**InquiryType:** Individual

### VICTORY MITSUBISHI VIA CBCVICTORY MITSUBISHI

4070 BOSTON ROAD  
BRONX, NY 10475  
(718) 515-4660

**Requested On:** 05/30/2020  
**InquiryType:** Individual  
**Permissible Purpose:** CREDIT TRANSACTION

### VERIZON

500 TECHNOLOGY DRIVE  
WELDON SPRINGS, MO 63304  
(888) 483-7200

**Requested On:** 05/14/2020  
**InquiryType:** Participant

### CAPITAL ONE NA

15000 CAPITAL ONE DRIVE  
US364412  
RICHMOND, VA 23238  
(800) 955-7070

**Requested On:** 07/05/2021  
**InquiryType:** Individual

### SYNCBAMAZON

PO BOX 530975  
PO 790061743  
ATLANTA, GA 30353  
(937) 534-2112

**Requested On:** 11/26/2020  
**InquiryType:** Individual

### CAPITAL ONE AUTO FINANCE

3905 N DALLAS PARKWAY  
PLANO, TX 75093  
(800) 946-0332

**Requested On:** 06/29/2020, 05/30/2020  
**InquiryType:** Individual

### ONEMAIN FINANCIAL

P.O. BOX 3327  
EVANSVILLE, IN 47706  
(844) 298-9773

**Requested On:** 05/20/2020  
**InquiryType:** Individual

## Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

### TRANSUNION CONSUMER INTE

100 CROSS STREET

### GRANITE BAY ACCEPTANCE C

1781 VINEYARD DR  
222

SAN LUIS OBISPO, CA 93401  
(805) 782-8282

**Requested On:** 08/05/2021, 06/26/2021, 06/16/2021, 05/13/2021, 05/12/2021, 05/08/2021, 04/13/2021, 04/07/2021, 03/13/2021, 03/07/2021, 02/24/2021, 02/13/2021, 02/10/2021, 01/27/2021, 01/14/2021, 01/01/2021, 12/17/2020, 12/11/2020, 11/26/2020, 11/22/2020, 11/14/2020, 10/28/2020, 10/11/2020, 09/26/2020

#### GRANITE BAY ACCEPTANCE INC

1781 VINEYARD DR.  
# 222

ANTIOCH, CA 94509  
(925) 779-1801

**Requested On:** 09/15/2020

ANTIOCH, CA 94509  
(925) 208-0907

**Requested On:** 09/28/2020

### Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

#### TRANSUNION CONSUMER INTE

760 MARKET STREET 10TH FLOOR

SAN FRANCISCO, CA 94102  
(844) 580-6816

**Requested On:** 08/27/2021

#### T-MOBILE

12920 SE 38TH ST

BELLEVUE, WA 98006  
(800) 937-8997

**Requested On:** 08/04/2021

#### FARAH FRANCOIS VIA TRANSUNION INTERACTIVE IN

100 CROSS ST  
STE 202  
SAN LUIS OBISPO, CA 93401  
(855) 681-3196

**Requested On:** 09/02/2021, 09/02/2021, 06/11/2021

#### 573067570 VIA TRANSUNION INTERACTIVE

100 CROSS STREET 202  
SAN LUIS OBISPO, CA 93401  
(844) 580-6816

**Requested On:** 09/01/2021

#### FARAH JEANFRANCOIS VIA PGXLEXINGTONLAW

#### BANK OF AMERICA

PO BOX 982238

EL PASO, TX 79998  
(800) 421-2110

**Requested On:** 08/20/2021

#### GEICO

1 GEICO PLZ

WASHINGTON, DC 20076-0003  
(773) 582-2886

**Requested On:** 01/14/2021

#### TU INTERACTIVE

100 CROSS ST  
202  
SAN LUIS OBISPO, CA 93401  
(844) 580-6816

**Requested On:** 09/02/2021, 06/11/2021

#### 00000000000000000862 VIA PROGREXIONLEXINGTON LAW

330 N CUTLER DR  
NORTH SALT LAKE CITY, UT 84054  
(800) 341-8441

**Requested On:** 09/01/2021, 08/04/2021

#### PROGREXION VIA PROGREXION ASG INC

330 N CUTLER DRIVE  
NORTH SALT LAKE, UT 84054  
(888) 586-0184

330 NORTH CUTLER DRIVE  
NORTH SALT LAKE, UT 84054  
(801) 384-4253

**Requested On:** 08/12/2021

### **MCB COLLECTN SERVS VIA MERCHANTS ASSN DBA MAF CO**

134 S TAMPA STREET  
TAMPA, FL 33602  
Phone number not available

**Requested On:** 07/09/2021

### **CAPITAL ONE**

PO BOX 30281  
SALT LAKE CITY, UT 84130  
(800) 955-7070

**Requested On:** 07/05/2021

### **FACTACT FREE DISCLOSURE**

P O BOX 1000  
CHESTER, PA 19016  
(800) 888-4213

**Requested On:** 06/11/2021

### **GEICO**

ONE GEICO PLAZA  
WASHINGTON, DC 20079  
(800) 841-3000

**Requested On:** 04/09/2021, 01/31/2020

### **ALLSTATE**

1819 ELECTRIC RD  
ROANOKE, VA 24018  
(800) 255-7828

**Requested On:** 04/04/2021, 01/20/2021

### **RADIUS GLOBAL SOLUTIONS**

7831 GLENROY RD  
SUITE 145  
EDINA, MN 55439  
(866) 720-0820

**Requested On:** 03/10/2021

### **TD BANK INTERNAL DA VIA FIRST ADVANTAGE BACKGROUN**

100 CARILLON PARKWAY  
ST PETERSBURG, FL 33716  
(866) 400-3238

**Requested On:** 01/28/2021

### **FARAH JEAN FRANCOIS VIA CONSUMERDIRECT**

265 BRIGGS AVENUE  
COSTA MESA, CA 92626  
(877) 372-3895

**Requested On:** 07/13/2021

### **CAPITAL ONE**

15000 CAPITAL ONE DRIVE  
US364412  
RICHMOND, VA 23238  
(800) 955-7070

**Requested On:** 07/05/2021

### **WEBBANKAVANT LLC**

222 N LASALLE ST  
SUITE 1600  
CHICAGO, IL 60601  
(800) 712-5407

**Requested On:** 07/05/2021

### **BANK OF AMERICA**

PO BOX 982238  
EL PASO, TX 79998  
(800) 421-2110

**Requested On:** 04/13/2021, 02/12/2021

### **Z8IB1VM7FF0JULBY VIA CONSUMERDIRECT**

265 BRIGGS AVENUE  
COSTA MESA, CA 92626  
(877) 372-3895

**Requested On:** 04/06/2021

### **PL NETWORKRECSVCS PF VIA ZOLLNETWORKRECSVCS PFS**

3 EXPRESSWAY PLAZA  
SUITE 200  
ROSLYN HEIGHTS, NY 11577  
(516) 622-6731

**Requested On:** 04/02/2021

### **CONSUMERINFO VIA CIEXP CSIDPROD**

535 ANTON BLVD SUITE 100  
COSTA MESA, CA 92626  
(949) 567-3762

**Requested On:** 02/18/2021

### **KLARNA**

629 NORTH HIGH STREET SUI  
TE 300  
COLUMBUS, OH 43215  
(844) 552-7621

**Requested On:** 01/26/2021

### **PATHCD1-DCIDA**

3187 RED HILL AVE  
STE 100



**Requested On:** 01/12/2021COSTA MESA, CA 92626  
(714) 431-0005**Requested On:** 01/12/2021**MONEVO INC**8910 UNIVERSITY CENTER LN  
SUITE 400  
SAN DIEGO, CA 92122  
(619) 536-0749**Requested On:** 01/04/2021**PEERFORM CREDIT**369 LEXINGTON AVE  
2ND FLOOR  
NEW YORK, NY 10017  
(510) 388-4465**Requested On:** 01/04/2021**FARAH JEAN FRANCOIS VIA  
KARMATRANSUNION INTERACT**100 CROSS STREET  
SAN LUIS OBISPO, CA 93401  
(844) 580-6816**Requested On:** 09/14/2020**ALLY FINANCIAL**200 RENAISSANCE CTR  
DETROIT, MI 48265  
(866) 710-4623**Requested On:** 05/30/2020**APPLE CARDGS BANK**PO BOX 45400  
SALT LAKE CITY, UT 84145  
(877) 255-5923**Requested On:** 05/16/2020**APPLE CARDGS BANK**PO BOX 45400  
SALT LAKE CITY, UT 84145  
(877) 255-5923**Requested On:** 05/16/2020**Credit Report Messages**

Your credit report contains the following messages.

**Additional Information**

The following disclosure of information might pertain to you. This additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Name Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, and/or Third Party Supplemental Information. Authorized parties may also receive the additional information below from TransUnion.

**Special Messages**

The following Special Messages may be provided to an authorized party when it makes an inquiry into your TransUnion credit report. These messages provide important details concerning the information contained in your file and/or the authorized party's inquiry.

**INPUT SSN LIKELY NOT ISSUED PRIOR TO JUNE 2011****Inquiry Analysis**

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

**Requested On:** 07/05/2021**Identifying information they provided:**

FARAH JEAN FRANCOIS  
145 W 111TH ST  
NEW YORK, NY 10026-4249  
(917) 291-5097

**Requested On:** 07/05/2021**Identifying information they provided:**

FARAH JEAN FRANCOIS  
145 W 111TH ST  
NEW YORK, NY 10026-4249  
(917) 291-5097

### Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

REDACTED

REDACTED

**SHOULD YOU WISH TO CONTACT TRANSUNION,  
YOU MAY DO SO,**

**Online:**

To report an inaccuracy, please visit: [dispute.transunion.com](https://dispute.transunion.com)  
For answers to general questions, please visit: [www.transunion.com](https://www.transunion.com)

**By Mail:**

TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19016-2000

**By Phone:**

(800) 916-8800  
You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time,  
Monday through Friday, except major holidays.

*For all correspondence, please have your TransUnion file  
number available (located at the top of this report).*

## Consumer Rights

Para informacion en español, visite [www.consumerfinance.gov](https://www.consumerfinance.gov) o escriba a la Consumer Financial Protection Bureau, 1700 G  
Street N.W. Washington, DC 20552.



### A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](https://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your 'file disclosure'). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert on your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](https://www.consumerfinance.gov/learnmore) for more additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](https://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord or other business. The FCRA specifies those with a valid need for access.

- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).
- **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357



2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor

operates or  
Federal Trade Commission: Consumer Response  
Center-FCRA  
Washington, DC 20580 1-877-382-4357

## Fraud Victim Rights

### SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

#### Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

**You have the right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

**As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)



- Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
- TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

**You have the right to free copies of the information in your file (your “file disclosure”).** An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore)

**You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.

**If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your [identity theft report](#). The consumer reporting agency can refuse or cancel your request for a block if, for example, you don’t provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.

**You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an [identity theft report](#).

To learn more about identity theft and how to deal with its consequences, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore), or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).